

In re:  
Menuhah Keel  
Debtor

Case No. 24-10410-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 23, 2024

User: admin  
Form ID: 309I

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2024:

Recip ID	Recipient Name and Address
db	Menuhah Keel, 5234 N 10th St, Philadelphia, PA 19141-4010
14853168	GreenSky, Attn: Bankruptcy 5565 Glenridge Con #700, Columbus, GA 30342
14853169	Gregg L. Morris, 2400 Ansys Dr Ste 402b, Canonsburg, PA 15317-0403
14853178	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14853181	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14853192	+ Td Retail Card Services, MS BT, POB 9475, Minneapolis, MN 55440-9475
14853193	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Feb 24 2024 00:08:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Feb 24 2024 00:08:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Feb 24 2024 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 24 2024 05:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 24 2024 00:09:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14853146	Email/Text: bncnotifications@pheaa.org	Feb 24 2024 00:08:00	AES/PNC Bank, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14853147	+ Email/Text: backoffice@affirm.com	Feb 24 2024 00:09:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14853148	EDI: GMACFS.COM	Feb 24 2024 05:04:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14853149	Email/Text: bncnotifications@pheaa.org	Feb 24 2024 00:08:00	American Education Services/PHEAA, Attn: Bankruptcy Dept, PO Box 2461, Harrisburg, PA

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			17105-2461
14853150	+ Email/Text: broman@amhfcu.org	Feb 24 2024 00:09:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14853151	+ EDI: BANKAMER	Feb 24 2024 05:04:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14853156	Email/Text: megan.harper@phila.gov	Feb 24 2024 00:09:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14853152	EDI: CAPITALONE.COM	Feb 24 2024 05:04:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14853154	EDI: CITICORP	Feb 24 2024 05:04:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14853155	EDI: CITICORP	Feb 24 2024 05:04:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14853157	Email/Text: bankruptcy@philapark.org	Feb 24 2024 00:09:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14853158	+ EDI: WFNNB.COM	Feb 24 2024 05:04:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14853159	+ EDI: WFNNB.COM	Feb 24 2024 05:04:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14853160	+ EDI: WFNNB.COM	Feb 24 2024 05:04:00	Comenity Bank/Torrid, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14853161	+ EDI: WFNNB.COM	Feb 24 2024 05:04:00	Comenity/MPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14853162	+ EDI: WFNNB.COM	Feb 24 2024 05:04:00	Comenity/Simply Be, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14853163	^ MEBN	Feb 24 2024 00:02:58	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14853164	Email/PDF: creditonebknotifications@resurgent.com	Feb 24 2024 00:10:30	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14853165	EDI: DISCOVER	Feb 24 2024 05:04:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14853166	Email/Text: BNSFN@capitalsvcs.com	Feb 24 2024 00:08:00	First National Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097
14853167	+ EDI: PHINGENESIS	Feb 24 2024 05:04:00	Genesis Financial, Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
14853170	EDI: IRS.COM	Feb 24 2024 05:04:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14853153	EDI: JPMORGANCHASE	Feb 24 2024 05:04:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14853171	Email/Text: PBNCNotifications@peritussservices.com	Feb 24 2024 00:08:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14853172	+ EDI: LENDNGCLUB	Feb 24 2024 05:04:00	Lendclub Bnk, Attn: Bankruptcy Attn: Bankruptcy, 595 Market Street , Suite 200, San Francisco, CA 94105-2802
14853173	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 24 2024 00:09:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14853174	Email/Text: bankruptcydpt@mcmcg.com	Feb 24 2024 00:09:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reina Ste 100, San Diego, CA 92108-3007

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14853175	Email/Text: bankruptcy@oliphantfinancial.com	Feb 24 2024 00:08:00	Oliphant Usa, Attn: Bankruptcy Attn: Bankruptcy, 1800 2nd St , Ste 603, Sarasota, FL 34236
14853176	Email/Text: fesbank@attorneygeneral.gov	Feb 24 2024 00:08:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14853180	^ MEBN	Feb 24 2024 00:02:52	PGW, Legal - Bankruptcy Unit, 800 W. Montgomery Avenue Dept. 3rd Floor, Philadelphia, PA 19122-2806
14853177	EDI: PENNDEPTREV	Feb 24 2024 05:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14853177	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14853182	+ Email/Text: bankruptcy@philapark.org	Feb 24 2024 00:09:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14853184	EDI: SYNC	Feb 24 2024 05:04:00	Syncb/Paypalsmartconn, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14853185	EDI: SYNC	Feb 24 2024 05:04:00	Syncb/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14853186	+ EDI: SYNC	Feb 24 2024 05:04:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14853187	+ EDI: SYNC	Feb 24 2024 05:04:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14853188	+ EDI: SYNC	Feb 24 2024 05:04:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14853189	+ EDI: SYNC	Feb 24 2024 05:04:00	Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14853190	EDI: SYNC	Feb 24 2024 05:04:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14853191	+ EDI: WTRRN BANK.COM	Feb 24 2024 05:04:00	TD Bank USA N.A., 7000 Target Parkway North, Minneapolis, MN 55445-4301
14856287	+ EDI: CBSTDR	Feb 24 2024 05:04:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14853194	^ MEBN	Feb 24 2024 00:02:35	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14853195	Email/Text: bknotice@upgrade.com	Feb 24 2024 00:08:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14853196	+ EDI: WFFC2	Feb 24 2024 05:04:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001
14853197	+ EDI: WFFC2	Feb 24 2024 05:04:00	Wells Fargo Personal Lines & Loan, Attn: Bankruptcy 1 Home Campus MACX2303, Des Moines, IA 50328-0001
14853198	+ EDI: WFFC2	Feb 24 2024 05:04:00	Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, PO Box 10438 MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 53

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
14853179		PennyMac Loan Services, LLC, Unit, Los Angeles., Attn:, PO Box 514387, CorrespondenceCA90051
14853183	##+	Solar Mosaic Inc, Attn: Bankruptcy Attn: Bankruptcy, 300 Lakeside Dr , 24th Fl, Oakland, CA 94612-3572

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Menuhah Keel help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

<b>Information to identify the case:</b>			
Debtor 1:	<u>Menuhah Keel</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	24-10410-amc		
	Social Security number or ITIN: xxx-xx-6548 EIN: --_-----		
	Social Security number or ITIN: ____ EIN: --_-----		
	Date case filed for chapter: 13 2/7/24		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Menuhah Keel	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5234 N 10th St Philadelphia, PA 19141-4010	
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 2/23/24

**For more information, see page 2**

Debtor **Menuhah Keel**

Case number **24-10410-amc**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 5, 2024 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	<b>Location:</b> <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562</b>  For additional meeting info, go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>Filing deadline: 6/4/24</b> </div> <div> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 4/17/24</b> </div> <div> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 8/5/24</b> </div> <hr/> <div> <b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.       </div> <hr/> <div> <b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div>	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$200.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: <b>4/23/24 at 10:00 AM</b> , Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	